

Detroit Home Repair Fund

Impact Report | May 2023 - 2025

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Executive Summary

The [Detroit Home Repair Fund](#) (DHRF or Program) is a community-driven initiative that channels investment into urgent home repairs, delivering measurable improvements in health, safety, and housing stability for low-income homeowners in Detroit’s most underserved neighborhoods. Informed both by national, proven models and local data, the Program is designed to address the specific needs of Detroit.

By taking a “whole-home” approach, DHRF addresses multiple hazards at once, prioritizing repairs that improve safety, stability, and livability. The Program is designed to remove health and safety hazards in homes, bring properties up to basic quality standards, and make homes safe and livable for vulnerable populations, such as older adults and people with disabilities. Another key factor of the Program design is its ability to leverage other programs and sources of funding—helping homeowners access as much assistance as possible.

Funded by the Gilbert Family Foundation, DTE Energy, Rocket Community Fund, and Molina Healthcare, DHRF is managed by Enterprise Community Partners, Inc. (Enterprise), supported with technical assistance from the Green & Healthy Homes Initiative (GHHI) and implemented in partnership with 13 local nonprofits. DHRF strategically works with nonprofits already delivering other repair programs to improve access to multiple funding sources, streamline project delivery, and maximize impact.

The Program has a range of impacts, from helping Detroiters stay in their homes, improving health outcomes, reducing energy costs, helping low-income households build wealth through their properties, and stabilizing neighborhoods. This report presents findings on the Program’s impact, starting from the launch of DHRF in May 2022 through May 1, 2025.

Impact To-Date

Since launching, DHRF has delivered significant results for Detroit’s low-income homeowners: As of May 1, 2025, DHRF touched a total of **475 homes**, either with repairs completed (426) or in progress at time of writing (49). For the homes completed, the Program resulted in improved housing conditions for **841 individuals**. One of DHRF’s defining features is its ability to layer funding and integrate complementary programs in order to extend the depth of impact per dollar spent for participants. The Program has invested **\$7,947,938** and leveraged an additional **\$4,223,706** into repairs in completed homes, resulting in a **total investment of nearly \$12.2 million**. Completed homes received, on average, about **\$28.6 thousand in repair investment**. In total, **4,917 distinct repairs** have been carried out in those completed homes.

Moreover, to build nonprofit capacity and strengthen Detroit’s home repair ecosystem, DHRF invested over **\$2.8 million in direct staffing resources for the 13 nonprofit partners, as well as technical assistance and training programs**, provided by GHHI. DHRF achieved citywide impact by delivering critical repairs in **every City Council District and over two thirds of Census Tracts in Detroit**, thanks in large part to the involvement of community-based nonprofit partners across the city.

The Program assisted homes that were concentrated in neighborhoods with the **highest social vulnerability**, and **primarily served Black or African American, and elderly or disabled**

households. By reaching the city’s most vulnerable residents, the Program was able to effectively address life-threatening hazards for those with the highest level of risk.

In addition to the overall Program outcomes, analysis revealed several thematic findings relating to the 426 completed homes:



Housing
Quality

DHRF completed **4,917 critical repairs** and effectively **met critical repair needs in participant homes**, of which **97% initially failed basic survivability standards** and **100% failed habitability benchmarks**. DHRF invested **\$7.9 million** and leveraged an additional **\$4.2 million** in Detroit homes, eliminating urgent threats such as roof leaks, failed plumbing, no heating, and unsafe wiring.



Vulnerable
Populations

DHRF made **over 600 repairs, valued at \$765,000, addressing the unique health needs of vulnerable households**, such as mold and asbestos removal, ventilation fixes, and installation of grab bars and handrails. These investments **led to a measurable reduction in asthma symptoms** for children and adults **and led to an 80% drop in falls among older residents**.



Energy
Efficiency &
Savings

DHRF implemented and facilitated energy-saving measures. Many of the homes that DHRF served also received assistance from DTE Energy’s Energy Efficiency Assistance (EEA) Program. Together DHRF and EEA delivered **over 1,100 energy-saving upgrades** totaling over **\$3 million**, estimated to yield **average annual household savings of \$184 on gas and \$90 on electricity**. These energy-saving measures led to an **18% reduction in natural gas use**, and a **4.5% drop in electricity consumption**.



Community
Infrastructure

DHRF strengthened the operational capacity of its 13 nonprofit partners through **over \$2.8 million** invested in staffing, as well as robust technical assistance offerings. In a survey of the nonprofit partners, respondents reported a **significant increase in their ability to serve households and communities**, including more effective construction oversight and improved data tracking. Over two thirds of the nonprofit partners reported securing or pursuing new funding opportunities as a result of the Program.



Financing
Innovation

DHRF’s low-barrier, flexible grant funding model removes administrative burdens and widens the scope of allowable critical health and safety repairs, enabling the Program to **leverage additional funds through 15 other programs, such as the Weatherization Assistance Program (WAP) and Michigan State Housing Development Authority (MSHDA) home repair programs**. The Program helped households who would otherwise be excluded from other programs to access their funding and resources, providing additional avenues for achieving repairs, energy savings, comfort, and resilience.

Introduction

For low-income Detroiters, homeownership presents an opportunity for finding stability within supportive communities, while providing an asset that can build generational wealth. Across the city, however, homes are aging and facing disrepair, presenting challenges and risks for households that lack the means to maintain them. This situation has developed into a widespread home repair crisis that undermines residents' health, safety, ability to remain in their homes long-term, and potentially impacts their ability to build generational wealth through the value of their home. To address these pervasive and pressing challenges, home repair programs like DHRF have emerged as a vital strategy.

DHRF launched with an ambitious goal: to stabilize and improve housing conditions for 1,000 low-income Detroit homeowners. Designed to complement and leverage existing home repair and energy efficiency programs, DHRF focuses on whole-home repairs to preserve affordable homeownership and alleviate widespread disrepair brought on by decades of disinvestment and economic hardship—all at no cost to participating households. As DHRF nears its halfway mark, having touched 475 homes, the Program is reaching a critical juncture where it can evaluate its impacts and make any necessary adjustments to its approach. What is more, the need is exponentially greater than currently available resources; at time of writing, over 13,000 people are on the Program's waiting list. The need to scale the Program to meet that demand is clear.

To support continuous learning and explore opportunities for growth, Enterprise engaged a third-party consultant (Impact Reporting Team) to assess the Program. This report, written jointly between Enterprise and the Impact Reporting Team, presents findings on the Program's overall outcomes and impact, starting from the launch of DHRF in May 2022 (with repairs beginning in October 2022) to May 1, 2025. This report also details DHRF's role within Detroit's home repair ecosystem and the Program's design and approach, as well as the evaluation methods used to produce key findings.

Overview of DHRF

DHRF addresses the unsafe living conditions that threaten the health and safety of low-income Detroit homeowners, promoting greater housing security and community stability across the city. Informed by data on the specific home repair needs of low-income Detroit homeowners, as well as the needs of existing repair program implementers, Enterprise, GHHL, and their partners designed DHRF to meet Detroit's unique challenges. They also designed the Program through case studies of national best practices and applied lessons from programs across the United States. Both Enterprise and GHHL are national in scope and have Detroit-based teams, providing access to strong networks of partners for peer learning. This structure, combining national insights, local relationships and data, provided a strong foundation for the Program.

Designed to support a wide range of home repairs, DHRF focuses on addressing hazards that pose immediate threats to resident safety and livability. Participant homeowners work with one of the Program's 13 nonprofit partners. DHRF's nonprofit partners conduct a health and safety assessment of each home and write a scope of work based on the findings. They then coordinate with contractors to complete all repairs necessary to bring the home, at a minimum, to basic housing quality standards.

To ensure the nonprofit partners have the knowledge and resources they need to serve participating households, the Program includes technical assistance from GHHI. As the technical assistance provider, GHHI develops and executes in-depth training for each step of the DHRF process. They also offer ongoing, on-demand guidance to nonprofit partners, helping them navigate unique challenges as they arise.

From the outset, DHRF was strategic in engaging nonprofit partners who were already implementing other repair programs, such as DTE Energy's Energy Efficiency Assistance (EEA) Program. This alignment allowed DHRF to maximize impact by streamlining resources and layering DHRF dollars with other existing program funding. In other words, if a household was eligible for repairs through DHRF and another available program, the nonprofit partner would ensure the household received resources from both programs. This structure allows for household needs to be addressed more comprehensively through coordinated scopes of work across multiple programs.

Another key design component relates to DHRF's whole-home approach, which tackles all critical hazards simultaneously and brings homes to a minimum standard of repair. Rather than funding isolated fixes or piecemeal interventions, DHRF looks at homes holistically and ensures all immediate hazards are resolved. This approach not only optimizes the impact of each repair, but also reduces the likelihood that families face recurring or compounding housing problems, thereby improving long-term stability.

To operationalize this whole-home approach, DHRF uses a tier-based framework to classify hazards identified in the home assessment. Hazards are classified based on their potential risk to and impact on residents' health and safety:

- **Tier 0: Survivability** – hazards with high risk and impact, threatening life safety in the home;
- **Tier 1: Habitability** – hazards with moderate risk and impact, posing health and safety challenges and impeding the home from meeting building code requirements; and
- **Tier 2: Vulnerable Populations** – hazards with high risk and impact on vulnerable residents, such as seniors, individual with disabilities, and children.

DHRF uses this framework to consistently ensure that any Tier 0 repairs (i.e., critical repair for survivability) are completed by the end of the project. Additionally, by including a tier focused on the needs of vulnerable populations, the Program supports nonprofit partners in developing a scope of works that prioritizes the highest-impact repairs for each participant's specific home and household.

Beyond individual repairs, DHRF's mission extends to building citywide, sustainable community infrastructure by fostering the local home repair workforce and networks. This commitment means that outcomes are not limited to the repairs carried out, but also to the success of strengthening a home repair ecosystem in Detroit that can stand the test of time.

As part of this long-term focus, the Program supports its nonprofit partners not only through dedicated staffing resources, but also through technical assistance (TA) and capacity building. The Program recognizes that a thriving repair ecosystem relies on capable, effective delivery partners whose participation is sustained by a robust business pipeline and a strong reputation for successful outcomes and quality customer service. To this end, DHRF invested over \$2.8 million in upfront staffing support for nonprofit partners. This early investment enabled nonprofit partners to build capacity, hire staff, and focus on high-quality implementation. TA—ranging from foundational

training to hands-on field support—is led by GHFI, who is responsive to the evolving operational needs of each nonprofit partner.

Overall, the Program was built on deep national expertise and strong local insight, combining data-driven design with a clear vision for long-term impact. By centering both homeowner outcomes and the sustainability of Detroit’s home-repair ecosystem, it made a strategic investment in nonprofit partners—recognizing them as essential to the Program’s success now and into the future.

Background and Challenges

Detroit’s low-income homeowners face an array of significant challenges. Aging homes, owned by households who lack the means to maintain them, have led to a widespread housing crisis that undermines residents’ safety, health, and long-term ability to remain in their homes. With homeowners unable to afford necessary repairs, a compounding cycle begins in which deferred maintenance leads to more severe deterioration, escalating repair costs, and increasing household expenses, particularly in areas such as energy consumption. In addition, when homes are undervalued, homeowners are unable to tap into home equity lines of credit or cash-out refinancing. Finally, because homeowners are often unable to obtain homeowner insurance due to the condition of their homes, they need to pay for any repairs out of pocket.

When homeowners are forced to spend more than half of their income on housing, and at worst, when they are forced to leave their homes, it threatens those households’ stability and ability to build wealth, as well as the stability and vitality of their communities. Home repair programs present a vital approach to addressing the housing stability and affordability challenges of low-income homeowners. This section highlights challenges Detroit faces and the broader social and economic implications that drive a need for investment in housing rehabilitation.

Socioeconomics and Housing

Detroit faces overlapping challenges of poverty, economic inequality, aging infrastructure, and housing disrepair. Home repair programs have consistently proven to be cost-effective tools that strengthen neighborhoods, reduce financial hardship, and deliver lasting socioeconomic benefits for residents and communities.

Detroit’s poverty rate stands at 31.5%, more than double that of both Michigan (13.1%) and the national average (12.4%).¹ Median household income is just \$39,575, compared to \$71,149 statewide and \$78,538 nationally.² The city’s population is 84.5% non-white, with 79.4% identifying as Black, in stark contrast to Michigan’s 19.3% non-white population.³ With significantly lower household incomes, economically-marginalized populations often lack the financial resources to address critical housing conditions, making targeted assistance and strategic policy interventions all the more essential.

Detroit’s housing stock is among the oldest in the nation, with 94% of single-family homes built before 1980.⁴ A 2020 University of Michigan study found that nearly 38,000 households live in inadequate housing, facing broken heating systems, exposed wiring, and a lack of hot and running

¹ US Census Bureau, 2023 ACS 5-Year Estimates. (Table DP05)

² Ibid.

³ Ibid.

⁴ US Census Bureau, 2023 ACS 5-Year Estimates. (Table B25127)

water.⁵ Additionally, 72.1% of residents report visible blight in their neighborhoods,⁶ with experts estimating that it would cost \$2 billion to meet the city's home repair needs.⁷

Across the nation, home repair programs have been shown to significantly reduce financial burden for low-income families by eliminating urgent out-of-pocket expenses, improving utility affordability, and preventing cascading damage that leads to more costly repairs later.⁸ These programs also contribute to safer communities. In Philadelphia, for example, research shows the City's Basic Systems Repair Program (BSRP) not only improved habitability but also contributed to a 21.9% drop in homicides and a 19% decrease in assaults on blocks where repairs were completed.⁹ Furthermore, improved home conditions are shown to improve mental health and overall wellness. A study by Drexel University's Mantua Initiative in Philadelphia found that residents whose homes were repaired reported reduced stress, improved mental health, and increased satisfaction with their home and neighborhood.¹⁰

As demonstrated through these examples, research in other cities indicates that home repair programs can have significant impacts on households' economics, community safety, stress and wellness, and other important areas. However, it is also clear that differing conditions in cities across the U.S. require location-specific program designs that carefully respond to local contexts. While some lessons from peer programs are transferable, each home repair program needs to work for its local community.

Detroit's local context involves significant challenges and socioeconomic disparities for Black residents. Targeted home repairs can help address these issues by improving living conditions and reducing health and safety risks for affected communities. Black Detroiters are significantly more likely to live in inadequate housing, with 10.9% of Black households in Metro Detroit occupying substandard homes¹¹ compared to just 2.8% of white households.¹² Black adults in Detroit are hospitalized for asthma at a rate of 31 per 10,000 people, nearly four times higher than white adults (7.9 per 10,000).¹³ Energy burden, referring to the cost of energy representing a significant percentage of household income, reflects another dimension of disparity.¹⁴ In Detroit, the median energy burden for Black households is 54% higher than that of white, non-Hispanic households.¹⁵ Moreover, home repair programs can be critical for allowing low-income homeowners to remain in

⁵ University of Michigan. *Nearly 38,000 Households in Detroit Estimated to Be Living in Inadequate Housing*. Detroit Metro Area Communities Study, Oct. 21, 2021, <https://news.umich.edu/nearly-38000-households-in-detroit-estimated-to-be-living-in-inadequate-housing/>.

⁶ University of Michigan Detroit Metro Area Communities Study (DMACS). *Issue Brief: Blight in Detroit Key Findings*. 2020.

⁷ Divringi, Eileen, et al. "Measuring and Understanding Home Repair Costs: A National Typology of Households," Federal Reserve Bank of Philadelphia and PolicyMap, September 2019, 18.

⁸ Joint Center for Housing Studies of Harvard University. *The Movement for Improving and Expanding Home Repair Programs Enters a New Era*. 27 Aug. 2024, www.jchs.harvard.edu/blog/movement-improving-and-expanding-home-repair-programs-enters-new-era.

⁹ South EC, MacDonald J, Reina V. "Association Between Structural Housing Repairs for Low-Income Homeowners and Neighborhood Crime." *JAMA Network Open*. 2021;4(7):e21117067. doi:10.1001/jamanetworkopen.2021.17067 (page 1).

¹⁰ Michael, Y, Tano, R, Chen, C, Barber, S, Carroll-Scott, A, Livengood, K. Influence of the Home Preservation Initiative on Health. Philadelphia, PA. Drexel University Urban Health Collaborative; Jan. 2018.

¹¹ Substandard housing, as defined by the American Housing Survey (AHS) as "inadequate."

¹² Ruggiero, Ryan, et al. "A Decent Home: The Status of Home Repair in Detroit." *Poverty Solutions*, University of Michigan, Oct. 2020, <https://poverty.umich.edu/publications/a-decent-home-the-status-of-home-repair-in-detroit>.

¹³ Brooker, Jena. "Detroit Named Third Worst City to Live in with Asthma." *Planet Detroit*, Planet Detroit, 10 Sept. 2024, planetdetroit.org/2024/09/detroit-named-third-worst-city-to-live-in-with-asthma/.

¹⁴ ACEEE defines a "high energy burden" as above 6% of household income, and a "severe energy burden" as above 10% of household income. American Council for Energy Efficient Economy. *Energy Burdens in Detroit*. 2020, www.aceee.org/sites/default/files/pdfs/aceee-01_energy_burden_-_detroit.pdf.

¹⁵ Ibid.

their homes and helping them accrue equity through their home values.¹⁶ This home equity is crucial wealth building for the city’s Black homeowners, who own homes valued at 45% less than those owned by white residents, a stark legacy of disinvestment and redlining.¹⁷

From a fiscal standpoint, the data supports the concept that home repair is an efficient public investment. Programs that focus on keeping homeowners in their homes can help avoid the much greater economic costs associated with households losing their primary avenue for building generational wealth, homes falling into substantial disrepair and requiring demolition, homes sitting vacant, or homeowner displacement.¹⁸ DHRF’s average investment per home is \$28.6 thousand (including leveraged funds). Research shows that this investment is far less than the \$30,000 to \$50,000 investment cities often spend on emergency shelter, foster care, or healthcare for families that are displaced.¹⁹ Vacant or abandoned properties can cost Detroit \$3,000–\$20,000 per year in lost taxes and city services.²⁰ Investing in repairs not only supports residents but also protects the city’s financial health.

Beyond economics, home repair fosters neighborhood pride, community cohesion, and improved quality of life.²¹ Data from Habitat for Humanity’s Home Preservation Initiative shows that addressing long-deferred maintenance can foster community engagement, reduce stigma, and create visible signs of care that strengthen neighborhood identity.²² Programs that invest in home repair are not just essential for the homes that are directly served, but also for the stability of their surrounding communities, which speaks to the interlocking benefits of living in stable, safe, supportive and amenity-rich communities.

Respiratory Health, Safety and Energy

Detroit faces compounding respiratory health, safety, and energy challenges that are directly worsened by poor housing conditions. Research consistently shows that targeted home repairs can address these conditions, improve health outcomes, reduce household energy costs, and make homes safer and more livable for the city’s most vulnerable residents.

Respiratory Health

Detroit ranks as the city with the third highest asthma burden.²³ Childhood asthma affects 14.6% of Detroit children, nearly double the statewide average of 8.4%,²⁴ while 16.2% of adults report asthma, compared to 11.1% statewide.²⁵ In 2019 alone, Detroit saw 1,458 asthma-related

¹⁶ Boehm, Thomas P., and Alan M. Schlottmann. “Wealth Accumulation and Homeownership: Evidence for Low-Income Households.” U.S. Department of Housing and Urban Development, Office of Policy Development and Research, 2004. HUD report PDF.

¹⁷ Robinson, Samuel. “Homes Owned by Black People Valued Less in Detroit.” *Axios*, Axios Detroit, 20 Feb. 2024, www.axios.com/local/detroit/2024/02/20/homes-owned-black-people-valued-less-hud. Accessed 2 July 2025.

¹⁸ Herbert, Christopher E., Daniel T. McCue, and Rocio Sanchez-Moyano. “Is Homeownership Still an Effective Means of Building Wealth for Low-Income and Minority Households? (Was It Ever?).” Joint Center for Housing Studies of Harvard University, 2013. JCHS paper.

¹⁹ Gubits, Daniel, et al. “Family Options Study: 3-Year Impacts of Housing and Services Interventions for Homeless Families.” *SSRN Electronic Journal*, 2016, www.huduser.gov/portal/sites/default/files/pdf/FamilyOptionsStudySummaryReport.pdf; <https://doi.org/10.2139/ssrn.3055295>.

²⁰ Sands, Gary, and Mark Skidmore. *Detroit and the Property Tax*. Lincoln Institute of Land Policy, 10 Nov. 2015.

²¹ Tano, et. al. Influence.

²² Habitat for Humanity. *Improving Quality of Life across Neighborhoods*. Feb. 2024.

²³ Brooker, “Detroit Named.”

²⁴ Burtka, Allison Torres. “Detroit’s High Childhood Asthma Rate Contributes to Chronic Absenteeism.” *Chalkbeat*, 10 Jan. 2025, www.chalkbeat.org/detroit/2025/01/10/high-rates-of-childhood-asthma-contribute-to-chronic-absenteeism/.

²⁵ Kuryangna, Prudence, and Beth Anderson. “Detroit: The Current Status of Asthma Burden,” 2021 Update, MDHHS - Michigan Asthma Surveillance, Data and Reports. 2021.

hospitalizations, or 20.3 per 10,000 residents—four times the Michigan average.²⁶ These risks are compounded by home conditions relating to indoor air quality, such as poor ventilation, chronic moisture, and mold; the average Environmental Relative Moldiness Index (ERMI), the mold contamination level in Detroit homes is 14.5, compared to just 2.1 elsewhere in Michigan.²⁷ Research shows that targeted home repairs can meaningfully improve health conditions related to indoor air quality.²⁸ Interventions that address mold, leaks, poor ventilation, and failing systems have been shown to reduce asthma-related emergency visits by up to 91% and cut hospitalizations by 38% in low-income residents' homes.²⁹

Aging Populations

Detroit's population is aging, with adults over 65 expected to outnumber children by 2050.³⁰ Older Detroiters are particularly vulnerable when it comes to poor housing conditions and its effect on chronic illness.³¹ Mortality rates for Detroiters are 122% and 48% higher than the state average for those aged 50-59 and 60-74 respectively.³² In the United States, falls are the leading cause of injury-related deaths among adults aged 65 and older.³³ Home modifications like grab bars, stair repairs, and other fall prevention installations can reduce falls in older adults by up to 40%.³⁴ A Washington University study of a program in St. Louis found that each dollar invested in home repair equated to two dollars saved in medical care for older adults.³⁵

Energy

Energy use and costs place an outsized burden on Detroit residents. In 2024, one in four Detroit households was classified as highly energy burdened, spending more than 6% of income on utilities.³⁶ The average annual cost of electricity and gas in Detroit is \$2,292, a significant strain for households in a city with disproportionately low incomes.³⁷ Home repairs that incorporate energy efficiency upgrades—such as air sealing, insulation, and HVAC improvements—have been shown to reduce household energy use and lower utility bills.³⁸ These savings offer both immediate relief and long-term benefits, especially for energy-burdened households. In addition, weatherization

²⁶ Ibid.

²⁷ Vesper, Stephen, et al. "Use of Medicaid and Housing Data May Help Target Areas of High Asthma Prevalence." *Journal of Asthma*, vol. 54, no. 3, 19 July 2016, pp. 230–238, www.ncbi.nlm.nih.gov/pmc/articles/PMC6482379/, <https://doi.org/10.1080/02770903.2016.1212370>.

²⁸ United States Department of Energy. "Home Rx: The Health Benefits of Home Performance." Dec. 2016, nchh.org/resource-library/Home-Rx_The-Health-Benefits-of-Home-Performance.pdf.

²⁹ Bryant-Stephens, Tyra C., et al. "Housing and Asthma Disparities." *Journal of Allergy and Clinical Immunology*, vol. 148, no. 5, Sept. 2021, pp. 1121–1129, <https://doi.org/10.1016/j.jaci.2021.09.023>.

³⁰ Southeast Michigan Council of Governments. "SEMCOG 2050 Regional Development Forecast." *SEMCOG.org*, 2025, maps.semco.org/Forecast/.

³¹ Detroit Area Agency on Aging. "Dying before Their Time III DAAA 2020 Final.pdf." *Docdroid.net*, 2020, www.docdroid.net/w7ygR00/dying-before-their-time-iii-daaa-2020-final-pdf#page=3.

³² Ibid.

³³ Kakara, Ramakrishna, et al. "Nonfatal and Fatal Falls among Adults Aged ≥65 Years — United States, 2020–2021." *MMWR. Morbidity and Mortality Weekly Report*, vol. 72, no. 35, 1 Sept. 2023, www.cdc.gov/mmwr/volumes/72/wr/mm7235a1.htm, <https://doi.org/10.15585/mmwr.mm7235a1>.

³⁴ Everding, Gerry. "Fall-Prevention Program Can Help Reduce Harmful In-Home Falls by Nearly 40% | WashU Medicine." *WashU Medicine*, 31 Aug. 2021, medicine.washu.edu/news/fall-prevention-program-can-help-reduce-dangerous-in-home-tumbles-by-nearly-40/.

³⁵ Ibid.

³⁶ Dreihobl, A., L. Ross, and R. Ayala. 2020. "How High Are Household Energy Burdens?" Washington, DC: American Council for an Energy-Efficient Economy.

³⁷ Alvarez, Sarah. "Paying Too Much Just to Keep the Lights On." *Outlier Media*, 20 Aug. 2024, outliermedia.org/detroit-dte-bills-utilities-gas-electricity-high-cost/.

³⁸ Aven Satre-Meloy, et al. "Reducing the Cost of Home Energy Upgrades in the US: An Industry Survey." *Journal of Building Engineering*, vol. 98, 9 Oct. 2024, pp. 110939–110939, <https://doi.org/10.1016/j.jobbe.2024.110939>.

efforts relieve strain on the grid, improve system-wide reliability, and support local job creation. According to the U.S. Department of Energy, every \$1 invested in weatherization returns \$1.72 in energy benefits.³⁹ Nationally, the American Council for an Energy-Efficient Economy (ACEEE) projects that widespread residential energy upgrades could cut U.S. building-related emissions by 50% by 2050, while generating over \$700 billion in economic savings.⁴⁰

Eligibility and Funding Barriers

Despite the presence of multiple home repair programs in Detroit, many of the homeowners whose properties are in greatest need are unable to receive assistance due to eligibility barriers and funding limitations. Expanding flexible, gap-filling programs that support whole-home repairs is essential to addressing Detroit's widespread housing deterioration and preventing further displacement.

Nearly two-thirds of applicants (2,038 out of 3,204) to the city's 0% Interest Home Repair Loan Program have been denied, often due to poor credit, property tax delinquency, or lack of insurance.⁴¹ Similarly, 75% of homes eligible for the Weatherization Assistance Program (WAP) in Detroit are deferred because of unresolved health and safety hazards, such as roof leaks or electrical issues that fall outside the WAP-eligible scope.⁴²

Additional barriers include a shortage of licensed contractors and insufficient support to help residents navigate complex application and inspection processes.⁴³ The shortage of qualified professionals delays project timelines and constrains repair capacity, while residents often face challenges navigating program requirements and coordinating inspections.

Detroit faces significant challenges and persistent disparities related to home repair for low-income households. These issues highlight the urgent demand for bolstering and expanding home repair programs to better meet the overwhelming need, as well as help build housing stability and generational wealth.

³⁹ United States Department of Energy. "Weatherization Assistance Program Fact Sheet." Aug. 2023.

⁴⁰ American Council for Energy-Efficient Economy. "Halfway There: Energy Efficiency Can Cut Energy Use and Greenhouse Gas." www.aceee.org, Sept. 2019, www.aceee.org/research-report/u1907.

⁴¹ Ruggiero, et al. *A Decent Home*.

⁴² *Ibid.*

⁴³ *Ibid.*

Purpose and Methods

Enterprise engaged a third-party Impact Reporting Team to assess available Program data and produce this report jointly with Enterprise, evaluating Program impact since its launch in May 2022 through May 1, 2025. The report summarizes DHRF's impacts across multiple topic areas, such as housing quality, vulnerable populations, energy efficiency, community infrastructure, and impacts resulting from Program flexibility. The impacts cited in this report can be used to better understand the scale of the Program, who it is serving, and how it is helping stabilize Detroit housing, improve household health, and build capacity for nonprofit partners involved in Program delivery. The findings can also be used to assess opportunities for strengthening Program delivery and data collection in the future.

The Impact Reporting Team was tasked with assessing Program outcomes and evaluation methods for DHRF that are feasible in scope and aligned with preliminary Program data. These methods aim to measure the impact of home repair interventions, highlight opportunities for continuous improvement, and inform long-term Program strategy. As of May 1, 2025, DHRF fully completed repairs for 426 homes and had repairs in progress for 49 homes. For this evaluation, the Impact Reporting Team analyzed the outcomes of the 426 participating homes with fully completed repairs.

The evaluation methodology used in this report relies on three core data sources to assess early outcomes and effectiveness of Program delivery:

1. DHRF's internal Program management system;
2. Energy efficiency data from DTE Energy; and
3. Survey results from DHRF's nonprofit partners.

DHRF's internal Program management system

First, the foundation of this evaluation is DHRF's internal Program data, maintained in the Efforts to Outcomes (ETO) system, which is administered by GHHI. ETO is a web-based platform for collecting and storing participant and household information. GHHI has modified ETO in its programs around the country to maximize the platform's use for home repair programs. GHHI's ETO platform for DHRF helps streamline project scoping, administration, and ensures consistent governance, with added functionality to customize the case management platform according to different Program workflows. Data stored on the platform also includes information on household demographics, home conditions, repair types, and self-reported outcomes related to health, safety, and housing stability.

Energy efficiency data from DTE Energy

Second, the Impact Reporting Team identified DHRF-participating homes that received home repairs and/or energy efficiency upgrade measures from DTE Energy's Energy Efficiency Assistance (EEA) Program.⁴⁴ For this report, DTE Energy provided an aggregate dataset of the average energy savings each year (from 2022 to 2025) *in total* for the subset of DHRF participants who also received DTE EEA upgrades.⁴⁵ Currently, DHRF's data documentation and energy savings

⁴⁴ Most homes receiving DHRF repairs also accessed EEA measures, but not all.

⁴⁵ A subset of measures exists in DHRF that are not included in EEA which may produce energy savings of their own. The impact measurements of those measures are outside of the scope of this impact report.

attribution process does not allow for a household-level, measure-specific energy savings analysis.⁴⁶ While this precludes use of energy savings data at the household level, the aggregate data was used to estimate potential impact of the EEA-funded energy efficiency upgrades in DHRF participants' homes to yield utility bill reductions. Moreover, these preliminary findings may provide additional pathways and considerations for DHRF's prospects for granular energy savings reporting for future phases of the Program.

Survey results from DHRF's nonprofit partners

Third, the Impact Reporting Team conducted a survey of DHRF's network of 13 nonprofit partners between May 23 and June 6, 2025, to evaluate the Program's impact on local service delivery. The survey was composed of seven sections and a total of 36 questions including both multiple choice and open-ended questions. The survey examined organizational capacity, partnership development, and the effectiveness of technical assistance provided by GHHI. Responses offered both qualitative and quantitative insights, highlighting improvements in service delivery, organizational growth, and community outcomes.

The mixed-methods data collection allowed the Impact Reporting Team to carry out analysis to generate a range of findings relating to Program impacts. As shown in the following sections, some of the impacts are clear and significant. Other impacts are qualified by the limited nature of data available, and the limitations of the data are noted throughout the report. Future adjustments to the methods and scope of data collection may allow for even greater and more detailed impact reporting in the future.

⁴⁶ DHRF currently does not have a data access agreement in place with DTE Energy or have a process of requesting utility bills from Program participants to accurately assess household-level energy savings. Considerations are presently underway to develop and integrate more granular energy savings reporting for DHRF's future iterations.

Outcomes and Findings

The Impact Reporting Team assessed a range of outcomes relating to areas such as housing quality, participant health, energy efficiency, capacity building, and DHRF's role in Detroit's home repair financing environment as a flexible grant program.

Findings from the evaluation are categorized into the following sections:

- **Program Outcomes** delineate key findings that summarize high-level impact and notable Program performance metrics, such as completed home repairs, funds leveraged, geographic coverage, types of repairs, characteristics of households served, etc.
- **Thematic Impact Findings** break down measured impact by five topical, albeit inexhaustive impact categories, including Housing Quality; Vulnerable Populations; Energy Efficiency & Savings; Community Infrastructure; and Flexible Grant Funding. This section seeks to clearly convey the community-level outcomes associated with these categories.

Overall Outcomes

As of May 1, 2025, DHRF touched a total of **475 participating homes**, with 426 homes completed and an additional 49 with repairs in progress at time of writing. For the homes completed, the Program resulted in improved housing conditions for **841 individuals**. The Program invested **\$7.9 million** and leveraged an additional **\$4.2 million** from other programs in repairs in completed homes, with each home receiving, on average, **\$28.6 thousand in repair investment**, equating to approximately \$19.79 per square foot. As of May 1, 2025, **4,917 distinct repairs** have been implemented in the completed homes, with an additional 413 implemented in homes with repairs currently in progress.

One of DHRF's defining features is its ability to layer funding from multiple sources and integrate complementary programs, thereby extending the depth of impact per dollar spent for participants. All 426 DHRF homes that have completed repairs benefited from one or more leveraged repair programs, with a total leverage of approximately:

- \$ 2.64 million from DTE Energy's Energy Efficiency Assistance (EEA) program
- \$ 602 thousand from DTE's Health & Safety fund
- \$ 308 thousand from the Weatherization Assistance Program (WAP)
- \$ 672 thousand from 12 other programs.

One indicator of success is the rapid and steady increase in DHRF's completed homes each month. The Impact Reporting Team identified the growth of the Program's overall homes completed, as visualized in **Figure 1** below.

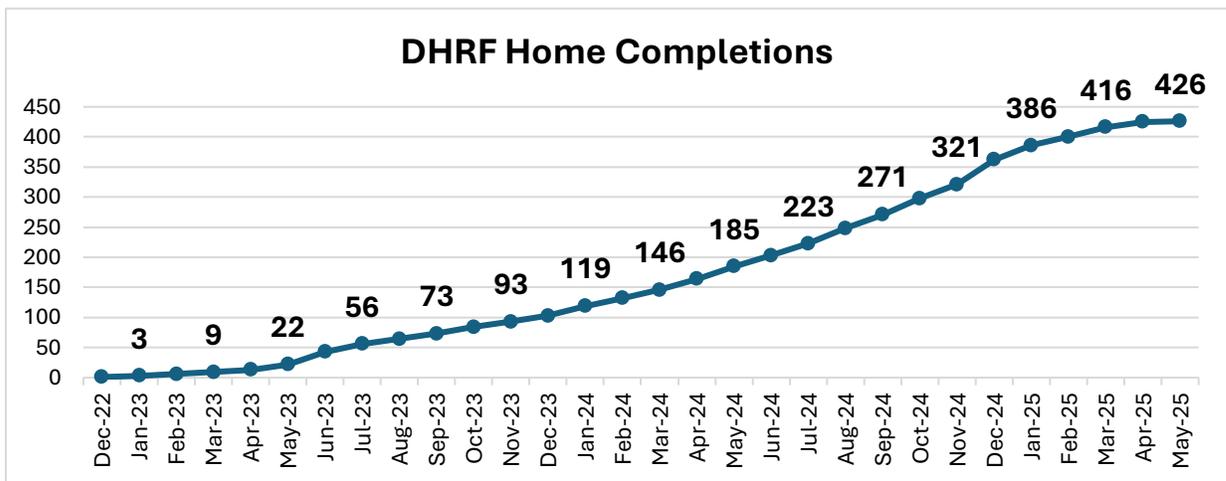


Figure 1: DHRF Home Completions through May 1, 2025

The Program data shows that most home repairs were completed between January 2023 and May 2025. The Program achieved remarkable growth, with home completions rising from 22 in May 2023 to 185 in May 2024—a 741% increase—and then to 426 in May 2025, adding another 130% growth year over year. Overall, completions surged by more than 1,800% over two years, reflecting a compound annual growth rate of 340%.⁴⁷ This upward trend indicates that production capacity is scaling effectively. Sustained increases in both absolute completions and percentage growth demonstrate progress toward the Program’s goals, signaling that recent nonprofit partner capacity-building and navigation support efforts may have measurable impacts.

Moreover, DHRF has clearly achieved broad geographic reach. **Figure 2** below shows the density of DHRF projects with reference to two spatial scales of analysis: City Council Districts and Census Tracts. The Impact Reporting Team found that there were at least 40 homes repaired in each Council District and at least one home repaired in more than two thirds of all Census Tracts.

⁴⁷ Compound Annual Growth Rate (CAGR) from May 2023 to May 2025 is approximately 340%, indicating the Program’s average annual growth rate if progress had occurred at a steady compounded pace.

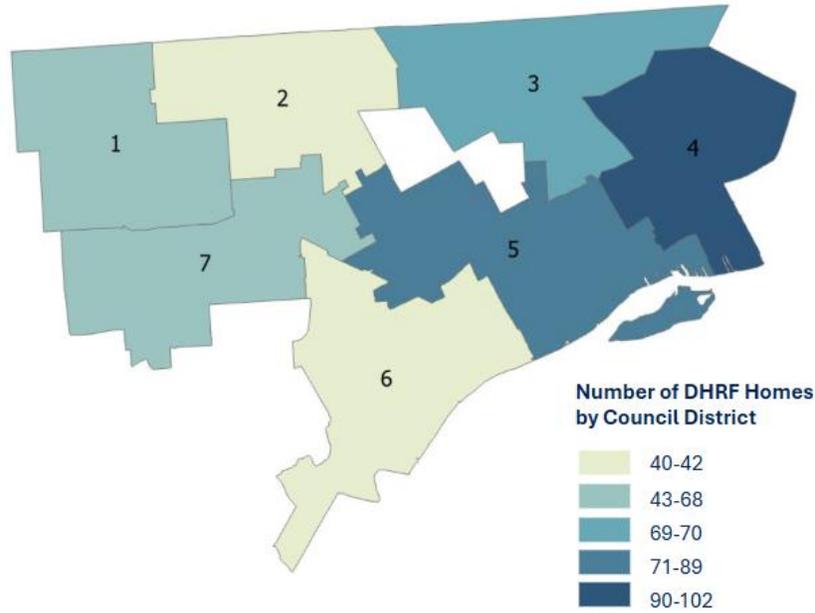


Figure 2. Density of DHRF Homes by Council District

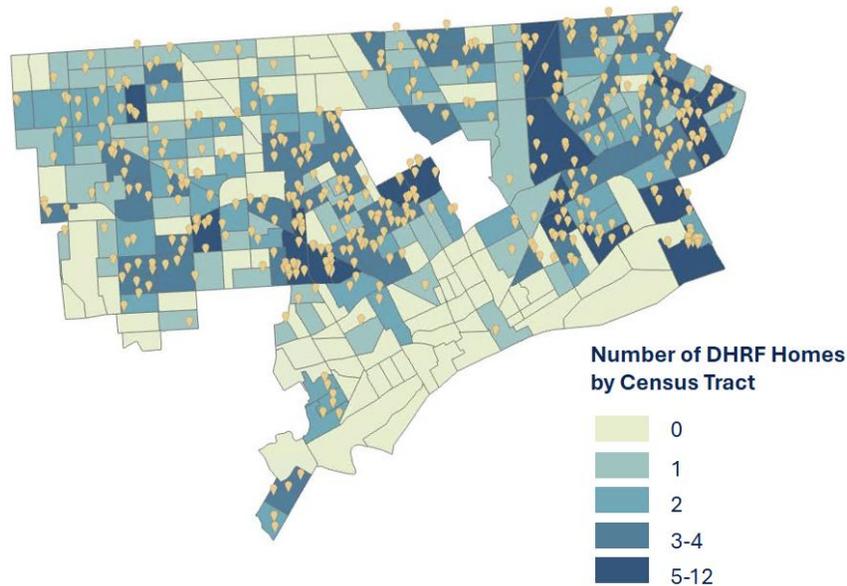


Figure 3. Density of DHRF Homes by Census Tracts

In assessing the distribution of DHRF projects in reference to Census Tracts, the Impact Reporting Team found that the Census Tracts with some of the highest counts of DHRF homes coincided with the Census Tracts that fell in the 75th to 100th percentile of the Centers for Disease Control and Prevention (CDC) Social Vulnerability Index (SVI).⁴⁸ According to the CDC, “Social vulnerability

⁴⁸ Centers for Disease Control and Prevention. “Social Vulnerability Index.” *Place and Health - Geospatial Research, Analysis, and Services Program (GRASP)*, 22 Oct. 2024, www.atsdr.cdc.gov/place-health/php/svi/index.html.

refers to the demographic and socioeconomic factors (such as poverty, lack of access to transportation, and crowded housing) that adversely affect communities that encounter hazards and other community-level stressors.”⁴⁹

Figure 3 below visualizes this spatial correlation with the SVI, which may suggest that DHRF’s Program design and whole-home approach effectively address unmet repair needs in Detroit’s neighborhoods most affected by poverty, housing instability, and limited access to services.

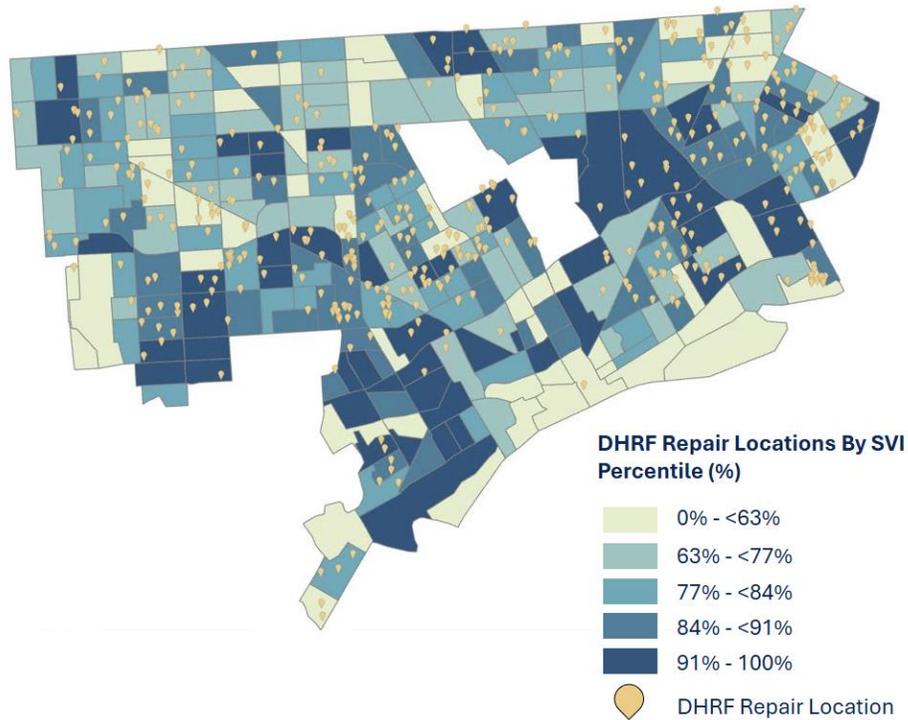


Figure 3. DHRF Repair Locations by SVI Percentile

The Impact Reporting Team found that most Program participants belonged to socioeconomic backgrounds that represent some of Detroit’s most chronically underserved populations and have higher risk for housing instability.⁵⁰ Most participating households include residents with elevated needs: **46%** of participating households had **at least one member aged 62 or older**, and **50%** of participating households had **at least one resident with a disability**. Among all Program recipients, **88%** reported to be **extremely low or low income**.⁵¹ These statistics demonstrate that the Program is successfully aligning with the needs of Detroiters.

In addition, the trend analysis of repairs, when broken out by repair type and measures delivered, yielded key insights. As shown in **Table 1** below, electrical, plumbing, and gutter repairs are among the most commonly delivered interventions, with **338 electrical repairs** alone. Roof replacements address some of the most costly and consequential issues facing aging homes, preventing water

⁴⁹ Social Vulnerability Index | Place and Health - Geospatial Research, Analysis, and Services Program (GRASP) | ATSDR.

⁵⁰ Based on self-reported demographic background questionnaire responses collected at program intake. ETO data provided responses from a designated head of household for each of the 426 completed homes.

⁵¹ Earning less than 30% of Area Median Income (AMI) (<\$28,000), 49% of participants reported to be “extremely low-income,” and another 39% of households reported to be “low-income,” earning between 30–50% of AMI (\$26,750-\$49,750).

intrusion, mold growth, and structural degradation.⁵² DHRF invested more than **\$2.7 million in roof repairs**, which accounts for the largest share of total investment.

Table 1. Top Five DHRF Home Repairs by Count and Dollars Spent, Including Both DHRF and Leveraged Funds

Repair	Count	Dollars Spent
Roof Repairs	232	\$2,686,812
Electrical Repairs	338	\$1,178,623
Plumbing Repairs	261	\$1,063,208
Furnace Repairs	227	\$ 887,465
Gutter Repairs	238	\$ 562,133

Notably, other home repair programs often have deferral criteria that disqualify homes with these specific repair needs. For example, as noted in the Challenges and Opportunities section, 75% of homes eligible for the Weatherization Assistance Program (WAP) are deferred due to unresolved health and safety hazards—such as roof leaks or electrical issues—that fall outside that program’s scope. Similar barriers exist in other programs: CDBG/HOME-funded rehabilitation programs often deem projects infeasible when required stabilization exceeds program caps or compliance thresholds.⁵³ In targeting these expensive, critical repairs, DHRF helps homes become eligible for—and in some cases, access—resources from other programs that they would otherwise be disqualified from due to outstanding and compounding repair needs.

DHRF participating homes were also found to be among Detroit’s oldest and most deteriorated. On **average, DHRF homes are almost 100 years old** with a **median construction year of 1926**. At the time of assessment, **97% of homes failed DHRF Tier 0 survivability standards**,⁵⁴ meaning they had at least one life-threatening hazard—such as a failed heating system, roof, or plumbing. In turn, the Program delivered critical repairs addressing the hazards and substandard conditions posing immediate threats to safety and habitability.

Taken together, these findings underscore DHRF’s critical role in addressing Detroit’s most urgent housing repair needs, particularly in neighborhoods with high social vulnerability and among populations at elevated risk of housing instability. By combining direct investment with strategic leveraging of complementary programs, DHRF has not only expanded the scale of repairs delivered but also deepened the impact and relevance of those repairs. In this context, DHRF’s whole-home approach represents a meaningful advancement in home repair delivery and a model for addressing the gaps that perpetuate disparities in affordable homeownership in Detroit.

⁵² DHRF Nonprofit Partner Survey Results.

⁵³ U.S. Department of Housing and Urban Development. Community Development Block Grant (CDBG) Program Guidelines. HUD, 2023.

⁵⁴ Described in greater detail in the “Thematic Impact Findings” section of this report.

Thematic Impact Findings

Beyond aggregate results, the Impact Reporting Team identified thematic impacts linked to social determinants of health. This section synthesizes five focus areas that reflect both the Program’s direct repairs and system-level contributions: improved housing quality; service to vulnerable populations; reduced energy burdens; strengthened nonprofit delivery capacity; and expanded, flexible funding pathways that sustain impact.

Housing Quality Impacts

DHRF seeks to address and remediate the most severe threats to residents’ health, safety, and stability. To deploy limited resources effectively and strategically, DHRF uses a Tier-Based Hazard and Repair Framework (**Table 2**) to categorize and prioritize repair needs. After the comprehensive home assessment is completed, each home is evaluated against a structured set of tiered housing quality standards. **Tier 0 category interventions** are critical repairs necessary for a home to meet baseline standards of survivability and housing quality. These repairs resolve urgent hazards such as failed heating systems, roof leaks, unsafe electrical wiring, lack of safe entry/egress, and major plumbing failures.

Repairs are sequenced as follows: **Tier 0 repairs are always top priority and addressed first**; a home that completes the DHRF Program will not have any Tier 0 hazards present. While DHRF does not set predetermined funding limits per home, cost is taken into consideration. If more than \$25,000 in Program resources is required to meet the Tier 0 standard, the nonprofit partner, GHHI, and Enterprise conduct a high-cost review to ensure the scope is focused on Tier 0 hazards and explore if additional funding can be leveraged through other programs.⁵⁵

In addition to Tier 0 repairs, DHRF may consider also addressing Tier 1 hazards, as long as the total scope of work does not exceed \$25,000. Tier 1 repairs address hazards with moderate risk and impact, posing health and safety challenges and impeding the home from meeting building code requirements. This approach ensures consistency across homes and allows the Program to systematically bring housing units up to a minimum standard.

A key feature of the framework is its ability to adapt based on household vulnerability. **When households include vulnerable populations such as residents with disabilities, Tier 2 hazards**—like conditions that could lead to slip and falls or ventilation issues—**are elevated to Tier 0 priority**. This adjustment ensures the repair prioritization process is responsive not only to physical conditions, but also to the specific needs of the people living in the home.

⁵⁵ Homes in extreme states of disrepair may be beyond the scope of DHRF services and need to be deferred. DHRF uses a “yellow-light” system: if a home 1) is estimated to require more than \$40,000 in Program resources to meet the Tier 0 standard, 2) has severe foundation damage and/or other structural instability, and/or 3) has severe pest infestation, the case will be flagged for potential deferral and will undergo further review by the nonprofit partner, GHHI, and Enterprise to make a determination.

Table 2. Tier-Based Hazard and Repair Framework

Tier	Tier 0: Survivability. Remedies all hazards that have an immediate or imminent risk or impact on the health and safety of the occupant(s). A completed DHRF project will meet these minimum standards.	Tier 1: Habitability. Remedies hazards that pose a moderate risk or impact to the health and safety of the occupant(s). If a home meets the Tier 0 standard, DHRF may consider addressing Tier 1 hazards, as long as the total scope of work does not exceed \$25,000.	Tier 2: Vulnerability Accommodation. Considers the specific health conditions of a home’s occupants and implements repairs (or makes referrals for those repairs) with the goal of protecting vulnerable populations.
Hazard Repair Standards	Safe and Operable Heating System		<u>Air Quality:</u> For individuals with respiratory concerns, the home is free of conditions that could cause respiratory issues.
	Working Hot Water Tank		<u>Accessibility & Aging in Place:</u> For individuals with accessibility challenges, the home is free of hazards that could lead to falls, trips, or other injuries.
	Running Water, minimally: <ul style="list-style-type: none"> • One functional shower/tub • One flushing toilet • One functional bathroom sink • One functional kitchen sink Absence of sewage or standing water	Running Water (entire home)	<u>Lead:</u> If a pregnant person and/or child under 6 live in the home and lead-based paint hazards are present, homeowners are referred to lead abatement programs.
	Safe Electric System (free of fire hazards)	Electric (fully functional throughout the home)	
	Smoke Alarms Installed to Code		
	Carbon Monoxide Alarms Installed to Code		

	Functional Stove		
	Functional Refrigerator		
	Roof System free from Leaks/Other Imminent Threats (includes soffit, fascia, and proper installation of gutters and downspouts)	Roof system has 5+ years remaining	
	One safe home egress/entrance	Two safe home egresses/entrances	
	Free from pest infestation	Free from all pests	
		Free from Moisture	
		Proper Ventilation	

Table 2: © 2025 Enterprise Community Partners, Inc. Table developed in partnership with GHHI for DHRF.

The Impact Reporting Team found that **the vast majority of homes (97%) did not meet basic survivability standards (Tier 0 standards) upon starting the Program**, indicating the presence of one or more immediate life-safety hazards. Additionally, 100% of homes did not meet Tier 1 standards, meaning they had at least one habitability hazard at the baseline home assessment. Almost all homes (96%) had at least one Tier 2 (vulnerability-related) hazard. Across all homes, the average number of hazards (combined Tier 0-2) per household was 9. Per tier, each home had an average of 2.6 Tier 0 hazards, 3.4 Tier 1 hazards, and 2.0 Tier 2 hazards.

As of May 1, 2025, **DHRF has completed 2,962 Tier 0 repairs**, representing a **\$9.8 million investment out of the total \$12.2M** (including combined DHRF funding and funding from leveraged programs), in stabilizing homes and restoring *fundamental housing quality*. These repairs directly resolved issues that posed immediate threats to health and safety.

Table 3. Repairs and Investments Addressing Critical (Tier 0) Conditions

Repair	Count (N)	Total Funds Spent
Roof	232	\$2,686,812
Electrical Repairs	338	\$1,178,623
Plumbing	261	\$1,063,208
Furnace	227	\$ 887,465
Porch	183	\$ 884,889
Window	141	\$ 594,222
Gutter	238	\$ 562,133
Water Heater	205	\$ 382,222

Boiler	43	\$ 357,890
Door	102	\$ 163,979
Shower or Tub	40	\$ 157,326
Staircase	72	\$ 151,198
Floor	58	\$ 138,609
Chimney	80	\$ 119,717
Refrigerator	103	\$ 109,118
Foundation	21	\$ 96,950
Smoke Detector	171	\$ 50,559
Downspout	52	\$ 41,986
Basement Sewage and Waterproofing	10	\$ 34,718
Carbon Monoxide Detector	155	\$ 34,625
Toilet	47	\$ 32,846
Bathroom Faucet	35	\$ 28,592
Kitchen Faucet	35	\$ 28,592
Stove	20	\$ 27,099
Radiator	3	\$ 8,837
Thermostat	90	\$ 6,242
TOTAL	2,962	\$9,828,457

As mentioned earlier, roof replacements, one of the most structurally essential interventions, accounted for the largest share of spending, highlighting both the prevalence and cost of unresolved water intrusion and structural decay in Detroit’s aging housing stock. Similarly, widespread plumbing repairs (261 repairs; \$1.06 million), furnace replacements (227 repairs; \$887,000) and boiler replacements (43 repairs; \$357,890) addressed basic needs for sanitation and winter heating—two of the Tier 0 hazards most frequently identified during home assessments.

Other high-frequency repairs, such as porch repair, hot water tank replacement, air conditioning units, and window repair, reflect the breadth of hazards tackled and the Program’s commitment to restoring both structural safety and comfort. The Program delivered a high volume of lower-cost but equally vital interventions—such as smoke and carbon monoxide detector installations—ensuring compliance with basic life-safety standards across homes.

Resident testimonials powerfully illustrate the life-changing effects of the interventions. One individual shared how a repaired roof restored a basic sense of comfort:

“The roof had a hole in it. Because the roof was repaired, we are able to sleep in the bedroom.”

Another emphasized the newfound sense of security and comfort:

“Having the doors replaced, my family is secure, and no air is coming through the doors.”

Several residents expressed deep gratitude for the Program’s role in eliminating long-standing health hazards. One noted:

“The electrical repairs that were done in my home saved our lives and home. It was a blessing.”

The Impact Reporting Team observed that beyond physical improvement, residents experienced a renewed sense of dignity and stability. Many expressed heartfelt appreciation for the professionalism and care shown by community partners.

One resident described the experience as:

“Exceptional... absolutely—my home is livable.”

Another added:

“I could not have dreamed of receiving this assistance. This program has been a blessing to my family and I.”

Program data clearly show that DHRF was effective at implementing critical home repairs associated with life safety. By requiring that all Tier 0 hazards be remediated first, DHRF ensures effective prioritization of the most pressing repair needs. The Program appears to have been highly successful in addressing housing quality and safety issues.

Vulnerable Populations

The client survey data demonstrates that DHRF is delivering critical health and safety improvements for Detroit’s most vulnerable residents, including children, adults with chronic health conditions, people with disabilities, and older adults aging in place. By prioritizing repairs that improve indoor air quality, reduce fall hazards, and restore essential systems, DHRF achieves outcomes that show measurable improvements in asthma control among children and adults, alongside meaningful reductions in fall risk for older residents.

DHRF provided extensive repairs that improved health and respiratory outcomes for participating households. As of May 1, 2025, DHRF has completed over **600 targeted repairs** directly tied to respiratory outcomes, investing more than **\$765,000** into interventions like mold remediation, ventilation upgrades, asbestos removal, and the installation of smoke and carbon monoxide detectors.

Table 4. Repairs and Investments in Health and Respiratory Outcomes

Repair	Count (N)	Total Funds Spent
Mold Remediation	83	\$294,436
Asbestos remediation	64	\$196,748
Chimney	80	\$119,717
Kitchen – Vent	39	\$ 66,178
Detectors – Smoke	171	\$ 50,559
Detectors - Carbon Monoxide	155	\$ 34,625
Air Purifier	22	\$ 2,806

Repair	Count (N)	Total Funds Spent
TOTAL	614	\$765,070

Among repairs conducted to address health and respiratory hazards, mold remediation emerged as one of the most significant interventions, with 83 mold-related repairs completed, representing an investment of over \$294,000. Relatedly, asbestos remediation—completed in 64 homes at a cost of nearly \$197,000—represents another high-impact category. Basic life-safety systems were also a core focus. Smoke detectors and carbon monoxide detectors were delivered at scale, ensuring that all households met essential fire and air quality safety codes.

DHRF’s investments have demonstrably improved indoor environmental safety, **by providing repairs that correspond with measurable health improvements.** Among the 68 households with identified asthma needs, asthma triggers have been removed or mitigated, and families have reported better management of respiratory symptoms.⁵⁶ Among adult participants, average Asthma Control Test (ACT) scores increased from **15.2 to 18.5 at the 3-month follow up**,⁵⁷ indicating significantly improved control of symptoms, which compares favorably to the national average ACT score of 16-19 for adults. For children, Child ACT scores rose from **8.0 to 12.0 in the 3-month follow up**,⁵⁸ marking a measurable shift toward better day-to-day health.

Residents frequently reported improved indoor air quality and relief from environmental health hazards.

One participant shared:

“Very satisfied because the mold was removed from the basement, bedroom, and back room.”

Another noted:

“My big concern was the mold and that was taken care of. The house smells fresh and not the mold odor as soon as you come in the front door.”

These testimonials point to the effectiveness of moisture and mold remediation in improving breathing conditions and overall home health.

Other residents cited the removal of environmental toxins and structural improvements that addressed long-standing health threats.

One stated:

“Yes, asbestos was removed from the basement in a very professional manner.”

⁵⁶ DHRF ETO Survey Results

⁵⁷ Ibid.

⁵⁸ Ibid.

Another emphasized:

“The roof was leaking into my home. I was very concerned about mold and decay. I have my grandson, and we are very grateful to be living in a hazard-free home.”

Improvements to mechanical systems also played a major role in respiratory health gains, highlighting the dual impact of upgraded heating systems and the installation of life-safety equipment—like carbon monoxide detectors.

One resident remarked:

“Her breathing has improved now that she has a new furnace. She’s never had a carbon monoxide detector and hasn’t prioritized that due to costs, so she’s grateful for that as well.”

Moreover, **DHRF repairs have resulted in measurable improvements in the safety and stability of homes for older Detroit residents.** The Program completed **281 fall-prevention and mobility-focused modifications**, representing an investment of **\$323,590**. Key improvements included the installation of **141 handrails, 70 grab bars, and 63 exterior railings**, alongside accessible ramps and toilet seat modifications for improved bathroom safety. While individual measures may seem small, their collective impact is substantial—removing physical barriers that cause daily strain or increase the likelihood of injury.

Table 5. Fall Risk Reduction and Aging-in-Place

Repair	Count (N)	Total Funds Spent
Handrail	141	\$146,006
Railings	63	\$101,404
Grab bar	70	\$ 39,405
Ramp	3	\$ 33,900
Bathroom - Toilet seat	4	\$ 2,875
TOTAL	281	\$323,590

By correcting major accessibility hazards and improving capacity for older adults in Detroit, DHRF enables older adults to remain in their homes safely, independently, and with greater peace of mind. Among participants aged 62 and older, targeted interventions have significantly reduced fall risks, increased confidence in home navigation, and supported aging in place with dignity.

At intake, **65.4% of older adult participants** screened positive for fall risk. Within three months after DHRF-supported repairs were completed, that rate dropped to **34.6%**, and remained low at **46.2%** after six months. The **average number of falls per household decreased by 88% post-DHRF repairs**, a strong indicator of improved daily safety. Participants also reported increased confidence in navigating their homes: the share of respondents who felt confident moving safely through their space rose from **38% to 64%**, and those who said they could identify fall hazards increased from **44% to 61%**. Resident feedback consistently reinforced the value of these repairs in making homes safer and more livable.

One resident shared:

“This program is a great benefit for the aging when other resources are limited.”

Overall, the Program’s focus on health and safety repairs, as well as its ability to collect data tracking outcomes, such as monitoring ACT scores, demonstrate its effective impact in improving the health outcomes and reducing health risks for the homeowners it serves.

Energy Efficiency & Savings Impacts

A stated goal of DHRF is to reduce energy costs for participants. Most of the households receiving repairs through the Program also received energy-saving improvements funded through DTE Energy’s EEA Program. DHRF was instrumental in helping households access EEA measures because all DHRF’s nonprofit partners also participate in EEA. DHRF’s investment resulted in over \$3M in energy efficiency repairs funded by the Program, EEA, and other leveraged sources (as shown in the chart below). These repairs, which numbered more than **1,100**, targeted energy-related upgrades that addressed core home systems including home heating, water heating, insulation, ventilation, and appliance systems that are often outdated or inefficient in older Detroit housing.

Table 6. Energy Efficiency Upgrades and Investments

Repair	Count (N)	Total Funds Spent
Furnace	227	\$ 887,465
Window	141	\$ 594,222
Hot Water Tank	205	\$ 382,222
Boiler	43	\$ 357,890
Insulation	75	\$ 258,294
Ductwork	68	\$ 184,862
Door	102	\$ 163,979
Refrigerator	103	\$ 109,118
Kitchen Vent	39	\$ 66,178
Kitchen Stove	20	\$ 27,099
Radiator	3	\$ 8,837
Thermostat	90	\$ 6,242
Air Purifier	22	\$ 2,806
Air filter	1	\$ 275
TOTAL	1,140	\$3,049,489

The majority of energy-related repairs supported critical heating system upgrades. Over \$880,000 was spent on 227 furnace replacements, followed by substantial investments in 205 hot water tanks, 141 window upgrades, and 75 insulation projects. Additional improvements included ductwork upgrades, high-efficiency refrigerators, and air quality measures such as thermostats, kitchen ventilation, and air purifiers.

The Impact Reporting Team found that these repairs resulted in significant household-level energy savings and system-wide benefits. Post-repair analysis showed that homes which also received energy efficiency upgrades through DTE EEA experienced measurable reductions in energy consumption. On average, annually, households saw an **18% decrease in natural gas usage** and a **4.5% reduction in electricity consumption**. These improvements translated into average annual household savings of **\$184 on gas** and **\$90 on electricity**. In total, these upgrades saved participating residents approximately **\$142,000** yearly in combined utility bills, equivalent to the **electricity use of 19 Detroit homes** and **natural gas use of 6 homes**⁵⁹ over the course of a year. Over the measured lifetime of these improvements, these investments yield total lifetime savings of up to **\$2.5 million**.

Resident feedback collected through surveys and interviews reinforced the findings. Many residents cited both lower bills and increased comfort as immediate results of the repairs.

Emphasizing the dual benefit of savings and improved living conditions, one resident shared:

“My electric bill has already been lowered, and I no longer feel cold in my kitchen since the holes to the outside were fixed.”

Another commented:

“The gas bill decreased a lot. Very happy with the high-efficiency furnace.”

Overall, the Impact Reporting Team found that these investments in energy efficiency delivered measurable household savings, improved housing conditions, and helped overcome barriers in access to energy-saving services. The ability to help homes leverage DHRF and EEA funds was an example of layering programs and funding sources for enhanced impact, making the Program funds go farther, and providing more resources to homeowners than any one program could on its own.

Community Infrastructure Impacts

In addition to the impacts relating to health, safety, and affordability for homeowners, DHRF had another stated goal to invest in the long-term sustainable home repair delivery ecosystem in Detroit. To that end, DHRF demonstrated success in strengthening the operational capacity and strategic positioning of its 13 nonprofit partners. DHRF provided nonprofit partners with **upfront funding for staffing and capacity building—totaling over \$2.8 million over the Program’s first phase, from May 2022 to May 2025**. This direct investment significantly strengthened the nonprofit partners’ ability to hire and retain dedicated staff early on. DHRF also positioned nonprofit partners for success by providing **upfront funding for home repairs—another rare feature in this sector**. Other home repair programs require participating program delivery partners to seek payment on a reimbursement basis, requiring them to advance their costs. By providing operating support upfront, DHRF’s approach eliminated financial strain for partners, reduced bottlenecks in the pace of repairs and contractor payments and enabled nonprofit partners to keep local repair pipelines moving efficiently.

⁵⁹ Calculated based on estimates using United States Energy Information Administration (US EIA) and National Renewable Energy Laboratory (NREL) ResStock Data.

According to one nonprofit partner:

“DHRF is the trailblazer for home repair. You lead and others follow. You saw the need to pay non-profits upfront, to increase the investment amount in each home and you set a standard of high performance and accountability that was not there. You are the North Star!”

In addition, DHRF provided technical assistance support for nonprofit partners. GHHI’s robust technical assistance (TA) model, visualized below in **Table 7**, was designed to provide responsive and data-informed capacity-building support. This model not only helped nonprofit partners improve DHRF’s Program outcomes and delivery, but also fostered the development of new networks, referrals, and funding opportunities. TA offerings ranged from foundational training sessions like bootcamps and data training to more intensive, hands-on support through local field-based assistance and one-on-one meetings.

Table 7. GHHI’s Technical Assistance (TA) Offerings

Offering Type	Purpose	Cadence
Bootcamp	Orientation and refreshers for new and existing nonprofit partners on the whole-home assessment approach and database training	Provided to all nonprofit partners at onboarding and as needed
Quarterly Meetings	Troubleshooting common implementation challenges; special topics trainings; peer learning and networking among nonprofit partners, funders, partners, and other stakeholders	Quarterly
National TA Support	Training modules and field support on special topics by Subject Matter Experts from GHHI’s national team— topics can range broadly, from refreshers on DHRF methodologies and framework, to the whole-home approach, or even specific technical approaches to activities such as mold remediation	Ad hoc, often during nonprofit partner staff transitions
One-on-one Meetings	Discussion and review of project pipelines, complex scopes of work, data integrity, or other project-specific issues	Weekly to monthly, as needed
Local Field TA	Hands-on field support for home assessments, bid walks, drop-ins, quality control, and more	Ongoing
Data Administration Support	Assistance with DHRF data reporting, accuracy, and customization in ETO	Ongoing

As part of the impact report methodology, the Impact Reporting Team conducted a survey of DHRF’s network of 13 nonprofit partners between May 23 and June 6, 2025, to evaluate the Program’s impact on local service delivery. Analysis of survey results suggests that GHHI’s tailored TA was conducive to nonprofit partners’ perceived improvements in operational efficiency. Out of 13 nonprofit partners, 11 agreed that TA was relevant to their work and that the TA providers were responsive to their needs, with 77% rating overall TA quality as “high.” The most helpful forms of TA

included field-based troubleshooting, permitting and eligibility clarification, and support with the Program’s data platforms.

The following subsections include select quotes from the nonprofit partner survey:

“Having dedicated technical assistance...can significantly strengthen an organization's capacity to manage projects effectively. This support not only enhances operational efficiency but also improves the quality of service delivery and fosters better relationships with contractors and stakeholders. The combination of project walkthroughs, quality checks, and effective communication strategies is crucial for overall organizational success.”

“The technical assistance to work efficiently and effectively providing Detroit Home repair was outstanding and was incredibly helpful to the program itself and the staff assigned to the program.”

Nearly all participating nonprofit partners reported tangible improvements in internal operations, capacity, and effective Program delivery. As shown in **Figure 4**, 92% (12 of 13) stated they were able to serve more households because of DHRF support, and 10 of 13 reported improved management and operational systems. For example, nonprofit partners referenced becoming more “systemized,” “efficient,” or “process-driven.”⁶⁰ Examples of improvements in internal operations that survey respondents mentioned included the ability to make new staff hires, the adoption of more structured processes, and enhanced technical expertise in home repair and energy efficiency.

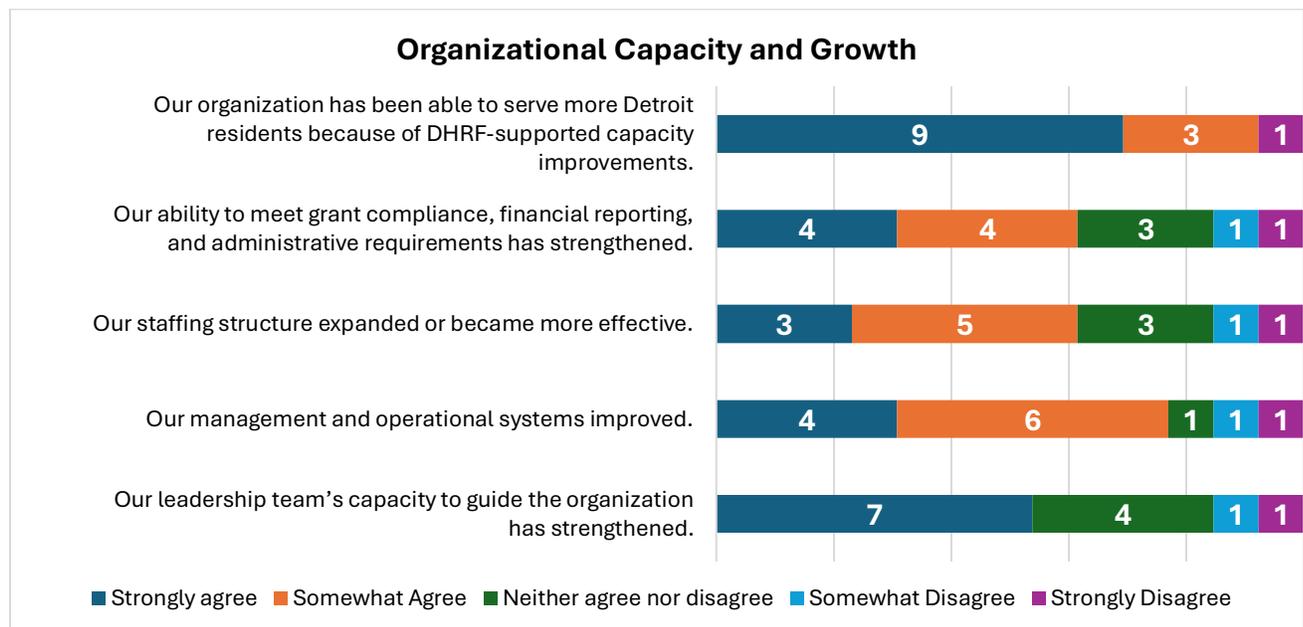


Figure 4. DHRF Improved Nonprofit Partners Organizational Capacity and Growth

⁶⁰ Excerpts taken from nonprofit partners’ survey responses.

Nonprofit partners described their organizations becoming “more systemized and professional,” leading to consistent improvements in Program delivery across construction oversight, data tracking, technology use, and project management. When surveyed to provide a self-assessment of their respective Program administration capacity before and after their partnership with DHRF, nonprofit partners could “score” themselves on seven key Program delivery areas based on a three-point scale: 1= Limited Capacity, 2= Moderate Capacity, and 3= Strong Capacity.

Figure 5 below visualizes that the average score of all 13 entities’ internal capacity rose by 0.8–1.0 points in each of the key areas after participating in DHRF, with the largest gains observed in comprehensive construction oversight (from 1.7 to 3.0 on a 3-point scale). Responses also showed 85% of nonprofit partners reported improved data tracking, and 62% saw gains in intake and case management. The survey results clearly show that nonprofit partners felt that the Program allowed them to both better serve residents and increase their internal capacity.

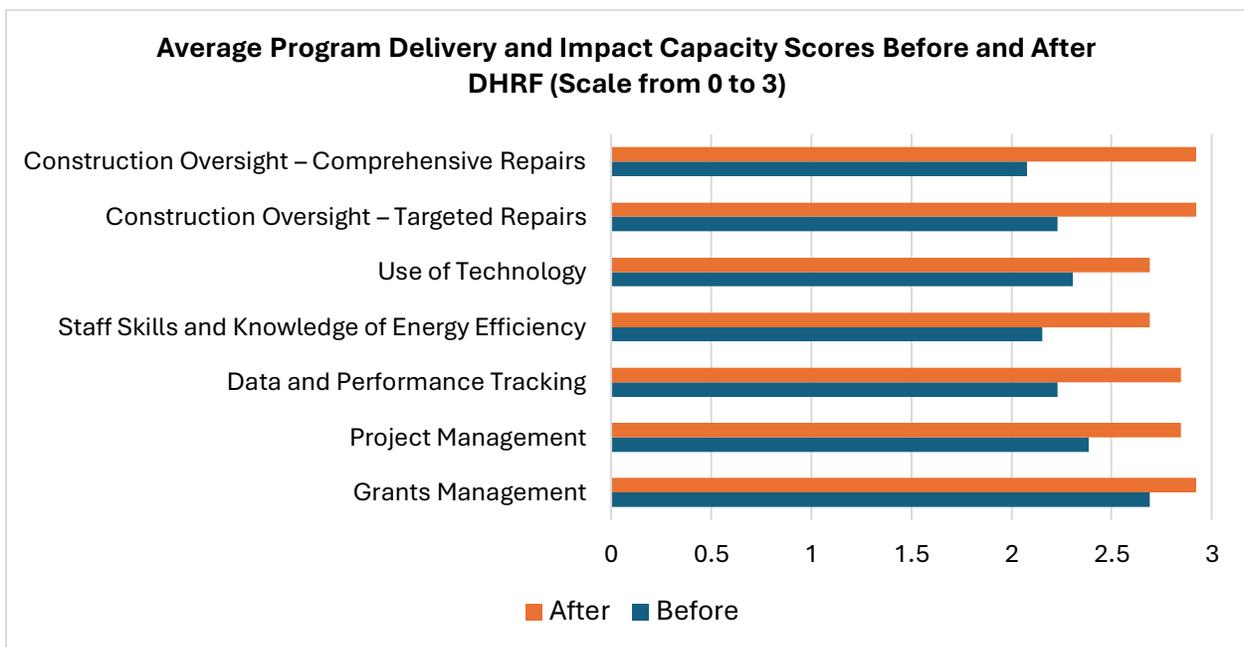


Figure 5. DHRF Improved Nonprofit Partners Program Administration and Delivery

“[Nonprofit partner] is learning best practices from the DHRF staff and has been supported throughout. We’re simplifying processes where we can, leveraging tools to streamline processes, and we have been supported financially in focusing on areas of growth through investing in our staff.”

“Participation in the DHRF program has significantly enhanced our team’s ability to collaborate effectively across departments. As a result, we’ve expanded our capacity to serve Detroit residents and deepened our overall impact within the city. The support has also enabled us to grow our staff and invest in more comprehensive training focused on assessments and client engagement.”

“Since joining DHRF as a partner, our team has adopted and integrated DHRF policies and procedures into our broader critical home repair programs. By implementing the tiered process across these programs, we’ve enhanced our assessment and scope development practices, resulting in improved project completion turnaround times.”

Survey results show that nonprofit partners felt that participating in DHRF also expanded their networks, with the majority reporting increased access to new information, referrals, and working relationships. **Two-thirds of nonprofit partners reported actively pursuing or securing new funding opportunities** as a direct result of their DHRF experience. In several cases, DHRF acted as a credentialing mechanism, increasing organizational credibility with funders and enabling expansion into new areas such as disaster recovery.

“Because of our participation with DHRF, [nonprofit partner] has been able to duplicate those same programmatic pieces in other grants that we have sought and received to do more home repair and energy efficiency upgrades for our customers!”

“Since becoming a DHRF partner, we’ve significantly increased our utilization of funds from DTE’s EEA program. Additionally, we have secured \$2 million in grant funding through HUD’s Older Adult Home Modification Program.”

Survey responses also indicate nonprofit partners’ sentiment that **DHRF served as a facilitator of cross-sector collaboration**, while increasing awareness of existing city-wide initiatives and network connections beneficial to their organizations. Specifically, 85% of nonprofit partners (11 of 13) reported accessing new sources of leading practices or referrals to new collaborations, skills, and avenues for continuous improvement through DHRF, and 70% (9 of 13) reported forming new working relationships with peer organizations or funders. Additionally, 62% (8 of 13) agreed that connections fostered by participating in DHRF will lead to future partnerships with peer organizations, agencies, or funders.

Notable connections mentioned in surveys included the Detroit Housing Network (DHN), the Citywide Home Repair Task Force, and utility program provider networks. By connecting nonprofit partners with each other, as well as other stakeholders involved in complementary programs—such as property tax exemption programs, estate planning support initiatives, and utility assistance—DHRF expanded the supports and resources that benefited residents as well as opportunities for external grants or partnerships.

“DHRF has contributed to broader changes in Detroit’s home repair and housing stabilization ecosystem by fostering greater alignment among service providers, standardizing processes, and creating shared expectations around quality and efficiency. It has encouraged collaboration over competition, allowing organizations to work together more effectively to meet resident needs.”

“DHRF has made us realize even more than we thought how deep the need for home repair is. It is very humbling. DHRF taught us how to leverage and collaborate with other entities for a more holistic approach to home repair.”

“DHRF has brought to light the actual lift that is needed from government, non-profits, business philanthropy and other partners for this effort of home repair in Detroit. This is the first collaborative effort at this scale that has enabled Detroiters to see these partnerships in action and has shown us how to duplicate these efforts with other grant opportunities, as well as shed light on what is needed on a policy level to continue this effort.”

Overall, DHRF’s investment in building nonprofit partner capacity—delivered through GHHI’s technical assistance model, as well as providing dedicated funding to the nonprofit partners for staffing—yielded improvements in organizational performance, Program delivery, and strategic positioning. The combination of hands-on support, peer learning, and data infrastructure guidance enabled partners to expand their reach, strengthen internal systems, and pursue new funding opportunities. Survey data indicate that these gains not only enhanced the effectiveness of DHRF implementation but also positioned nonprofit partners for long-term sustainability in Detroit’s home repair ecosystem.

“Our experience with DHRF has been the most gratifying blessing.”

“The staff that make up Enterprise has made this program easy for non-profits like [nonprofit partner] to become a part of the home repair process in Detroit! DHRF had allowed us to take the knowledge gained in this program and duplicate it for an even bigger impact across the state of Michigan.”

“By investing in training, systems development, and administrative support for partner organizations, DHRF has elevated the professional standards within the home repair ecosystem. Nonprofits now have better tools for project management, eligibility screening, and contractor oversight, which will benefit future housing initiatives beyond DHRF.”

Flexible Grant Funding Impacts

DHRF operationalized many long-standing nonprofit sectors’ requests, such as upfront funding to mitigate reimbursement lags and dedicated staffing-capacity investment, through its flexible Program design. In addition, DHRF’s model seeks to reduce the administrative burden on participants and unlock other additional funding sources. These components are important for helping households most in need of critical repairs. Without DHRF, these households may not be able to obtain funding at the level that their homes need, or receive assistance at all.

Reduced administrative burden: DHRF’s low-barrier intake process reduces the burden for applicants to apply, while also reducing the burden on Program administrators. To expand access, the Program deliberately removed stringent requirements common in other home repair initiatives, such as disqualifying homeowners with delinquent property taxes. For example, Detroit’s 0%

Interest Home Repair Loan program⁶¹ excludes many high-need households due to credit, tax, or insurance requirements, leaving critical hazards unaddressed without gap funding. Instead, DHRF only requires residents to apply for the Homeowners Property Exemption (HOPE), a resource that helps stabilize households and prevent tax foreclosure. This low-barrier eligibility approach provides access for households who may be deterred from applying for programs. Similarly, Program design elements—such as streamlined and user-friendly application processes, categorical eligibility, and no requirement for homeowners’ insurance—make it easy for residents to apply and reduces the workload for Program staff reviewing applications.

Unlocking of other funding sources: As mentioned earlier, DHRF enables households to access other energy and weatherization programs, notably the federal Weatherization Assistance Program (WAP), which provides energy conservation and health and safety services. Federal guidelines may disqualify homes with roof leaks, mold and moisture, knob-and-tube wiring, asbestos, and structural instability hazards. These issues typically must be addressed before WAP improvements and energy upgrades from other programs can be safely installed. A recent national study shows that “nearly one in five homes audited for WAP is deferred because repairs are needed first. Of these, 40% go unaddressed and, thus, their residents continue to live in unhealthy homes with high energy bills.”⁶² DHRF effectively addresses some of these common deferral issues, such as roof leaks and mold, allowing some homes to access additional WAP funding. Cumulatively, 21 homes became eligible to receive WAP funding through DHRF and on average, homes supported by DHRF that transition to WAP receive an additional \$14,000 in energy improvements, multiplying the impact of the initial repairs and positioning households for long-term savings, comfort, and resilience.⁶³

Wayne Metro uses DHRF to unlock WAP

Wayne Metro, one of DHRF’s nonprofit partners and the second largest WAP operator in the country, reports **deferring nearly 75% of WAP applicants** due to the condition of their homes. DHRF is an essential program enabling Wayne Metro team to unlock WAP funds for these properties. All DHRF homes serviced by Wayne Metro get referred to their WAP team and are able to receive additional investment from that program.

As mentioned above, DHRF’s model does not set predetermined limits on how much funding a home can receive. The Program also does not limit funding to a predetermined set of repair/measure categories. This approach allows the Program to better accommodate the nuanced needs of each household, addressing vulnerability-related hazards (Tier 2), and ensuring that participating homes can reach the Program’s minimum standard of housing quality (Tier 0). The Program’s low-barrier, flexible design fills a critical gap by reaching households excluded from other assistance programs and enabling access to other existing programs that require a baseline level of home stability.

⁶¹ Outlier Media. “Detroit’s 0% Interest Home Repair Loan Program Denials.” Outlier Media, 2024.

⁶² American Council for Energy Efficient Economy. “Weatherization Blocked by Repair Needs in a Fifth of Eligible Homes.” Aceee.org, 2025, www.aceee.org/blog-post/2025/06/need-repairs-blocking-weatherization-fifth-eligible-homes. Accessed 30 July 2025.

⁶³ ACEEE, “Estimating the Impacts of Weatherization Readiness Programs,” Estimating the Impacts of Weatherization Readiness Programs | ACEEE.

Conclusion

Since launching in 2022, DHRF has made transformative progress in improving housing conditions for low-income homeowners across Detroit. The Impact Reporting Team’s analysis revealed that these efforts go well beyond basic repairs and benefit public health and safety, while enhancing the capacity of nonprofit partners to deliver home repair services long-term.

High-Level Impacts

- **Direct Impacts:** As of May 1, 2025, the Program has completed critical repairs in 426 homes—representing 841 individuals served—and an additional 49 homes have repairs in progress. These improvements have had a profound effect on not only the residents’ safety and housing stability but also their quality of life.
- **Health and Safety Gains:** Repairs have significantly reduced exposure to critical hazards in the home. Data shows that homeowners served by DHRF reported fewer respiratory issues, reduced fall risk and fall occurrence among older adults, and improved overall well-being.
- **Housing Stability:** Critical interventions have prevented structural deterioration and reduced households’ risk of displacement due to property conditions, allowing families to remain safely in their homes.
- **Delivery Infrastructure:** Through investments in upfront staffing and technical assistance, DHRF strengthened its 13 nonprofit partners’ operational capacities to actualize measurable gains in the quality and efficiency of Program delivery. In so doing, the Program helped bolster the larger home repair delivery ecosystem in Detroit.

Opportunities for the Future

- **Scaling to Meet Demand:** Despite the Program’s success, the need remains immense. Over 13,000 residents are currently on the waitlist—underscoring the urgency for expanded funding to meet this demand.
- **Cross-Sector Collaboration:** DHRF has demonstrated its success in building partnerships with other home repair programs, service partners, and funders. Moving forward the Program could increase its partnerships and enhance its funding leverage even farther.
- **Continuous Process Improvement:** By reviewing the data that informed this report, the Program can continue to enhance service delivery. For example, the Program could specifically target Census Tracts that have low numbers of DHRF repairs, but high levels of need.
- **Data-Driven Adaptation:** Ongoing evaluation and community feedback will help the Program continue to evolve and improve. Enhanced data collection and analysis will assist in providing more robust impact reporting in the future. More automated data collection could allow for more efficient analysis and closer to real-time impact reporting for some indicators.

Looking Ahead

This evaluation finds DHRF well positioned for sustainable growth. The Program has demonstrated success, impact, and capacity in leveraging other programs and funding to maximize its results. Yet over 13,000 residents remain on the waitlist, an overwhelming demand that is both a clear

indicator of unmet need and a validation that DHRF's Program design reflects the city's needs. It also underscores the urgency and opportunity at hand to bolster the Program's infrastructure, expand its reach, and ensure that more Detroit households can access the repairs they urgently need.

With continued financial support, continuous process improvement, enhanced data collection, and strategic expansion, the Program can drive lasting change. DHRF has the potential to scale, benefiting ultimately thousands of low-income homeowners, and in aggregate impacting Detroit's long-term health, economic vitality, and resilience, while boosting the ecosystem to support community-based home repair services across the city.

Acknowledgements

The Impact Reporting Team and Enterprise extend their gratitude to the funding partners. The Gilbert Family Foundation is the visionary funder who launched this initiative and continues to champion Detroit's long-term prosperity. DTE Energy has played a key role by integrating energy efficiency into home repair efforts. Molina Healthcare has strengthened the connection between housing and health. The Rocket Community Fund has been a steadfast supporter, advancing housing stability and equity through strategic investment and community engagement. Their combined investment and cross-sector collaboration have been truly transformative.

The 13 dedicated nonprofit partners have been instrumental in delivering services with care—conducting assessments, managing repairs, and supporting residents every step of the way. The Impact Reporting Team and Enterprise also recognize the leadership of Green & Healthy Homes Initiative, whose guidance and expertise have helped shape a more holistic and effective approach to home repair. This collaboration reflects a multi-sector commitment to housing equity. The Program's success demonstrates what is possible when leadership, community, and mission come together to build a future where every Detroit family has access to a safe, healthy home.